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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/749,684	12/31/2003	David Ching Li	2043.034US1	2165
49845	7590	08/10/2007	EXAMINER	
SCHWEGMAN, LUNDBERG & WOESSNER/EBAY			KANERVO, VIRPI H	
P.O. BOX 2938				
MINNEAPOLIS, MN 55402			ART UNIT	PAPER NUMBER
			3609	
			NOTIFICATION DATE	DELIVERY MODE
			08/10/2007	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

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Office Action Summary	Application No.	Applicant(s)
	10/749,684	LI ET AL.
	Examiner Virpi H. Kanervo	Art Unit 3609

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on _____.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-29 is/are pending in the application.
 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
 5) Claim(s) ____ is/are allowed.
 6) Claim(s) 1-29 is/are rejected.
 7) Claim(s) ____ is/are objected to.
 8) Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on 31 December 2003 is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

KHOI H. TRAN
 SUPERVISORY PATENT EXAMINER



Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date 06/24/2005 and 02/02/2006.

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
 5) Notice of Informal Patent Application
 6) Other: _____.

DETAILED ACTION

Claim Objections

1. Claims 5, 20, and 28 are objected to under MPEP § 608.01(m) because they do not end with a period ("."). Appropriate correction is required.
2. Claim 15 is objected to because the line 3 is omitting a preposition "to." The line should read: "URL to redirect the browser to a first web page in the check-out flow." Appropriate correction is required.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the ¶ 2 of 35 U.S.C. § 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter that the applicant regards as his invention.

4. Claim 8 is rejected under ¶ 2 of 35 U.S.C. § 112 as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. It is not clear what the limitation "in a manner that is transparent to the consumer user" means. Examiner is interpreting this limitation to mean that the user is entering a user ID and a password for the purpose of authorization to use the service.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. § 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

6. Claims 1-4, 6-8, 13, 16, and 21 are rejected under 35 U.S.C. § 102(b) as being anticipated by Bartoli (6,047,268).

As to claim 1, Bartoli shows receiving a check-out request from a consumer user of an electronic storefront to purchase one or more products from the electronic storefront (col. 2, lines 34-38); determining whether the consumer user is authorized to use a payment service to make purchases from an electronic storefront (col. 2, lines 49-60); serving a web-based check-out interface to a browser client used by the consumer user, the check-out interface including an option to enable the consumer user to make payment for the one or more products via the payment service if it is determined the user is authorized to use the payment service (col. 2, lines 60-65; and col. 3, lines 8-12).

As to claim 2, Bartoli shows, in addition to the elements of claim 1, sending a service cookie containing information to identify the consumer user from the payment service to the browser client (col. 7, lines 52-57); passing the service cookie via the browser client to the payment service in response to a prompt from the electronic storefront (col. 7, lines 11-13); and identifying the consumer user via the service cookie (col. 7, lines 14-18).

As to claim 3, Bartoli shows, in addition to the elements of claim 1, authenticating the electronic storefront with the payment service (col. 7, lines 18-21).

As to claim 4, Bartoli shows, in addition to the elements of claims 1 and 3, selecting a merchant identity ("ID") from the electronic storefront to be used for transactions involving the payment service (col. 8, lines 29-30); providing a merchant ID from the electronic storefront to the payment service (col. 8, lines 40-44); and comparing the merchant ID that is provided with the merchant ID that was selected to authenticate the user (col. 9, lines 13-16).

As to claim 6, Bartoli shows, in addition to the elements of claim 1, generating the web based check-out interface by employing an application program interface ("API") that is provided to the electronic storefront by the payment service (col. 7, lines 35-42 and 52-53).

As to claim 7, Bartoli shows, in addition to the elements of claim 1, serving a web-based check-out interface to the browser client that does not include an option to enable the consumer user to make payment of the one or more products via the payment service if it is determined the user is not authorized to use the payment service to make purchases from the electronic storefront (col. 7, lines 28-32).

As to claim 8, Bartoli shows, in addition to the elements of claim 1, determining whether the consumer user is authorized to use the payment service to make purchases from an electronic storefront being performed in a manner that is transparent to the consumer user (col. 6, lines 33-35).

As to claim 13, Bartoli shows serving a web page hosted by an electronic storefront web site, the web page including a check-out option (col. 5, lines 47-52); redirecting a browser from the web page to a payment service web site in response to a consumer user activating the check-out option (col. 5, lines 52-55 and 57-59); sending information from the electronic storefront web site to the payment service web site identifying a merchant that hosts the electronic storefront (col. 5, lines 52-57); processing information received at the electronic storefront web site from the payment service web site indicating whether the consumer user is authorized to purchase products offered by the electronic

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storefront using payment via the payment service (col. 5, lines 60-61); and serving one or more web pages to provide a check-out flow for the consumer user, said one or more web pages including an option to use the payment service to make a purchase corresponding to the check-out flow if the consumer user is authorized to purchase products using the payment service (col. 7, lines 6-13).

As to claim 16, Bartoli shows, in addition to the elements of claim 13, incorporating an application program interface ("API") provided by the payment service to facilitate transactions with the payment service (col. 7, lines 35-42 and 52-53).

As to claim 21, Bartoli shows redirecting a browser from an electronic storefront web site to a payment service web site in response to a consumer user activating a check-out option (col. 5, lines 52-55 and 57-59); sending information from the electronic storefront web site to the payment service web site identifying a merchant that hosts the electronic storefront (col. 5, lines 52-57); processing information received at the electronic storefront web site from the payment service web site indicating whether the consumer user is authorized to purchase products offered by the electronic storefront using payment via the third party service (col. 5, lines 60-61); and selecting a check-out flow comprising one or more web pages to serve to the browser, the check-out flow that is selected to include an option to make a purchase using the payment service if the consumer

is authorized to use the payment service, otherwise the check-out flow that is selected to not include an option to make a purchase using the payment service (col. 7, lines 6-13 and lines 28-30).

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. § 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in § 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

8. Claims 5, 14-15, and 22-24 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli.

As to claim 5, Bartoli shows all the elements of claims 1, 3, and 4. Bartoli does not show that the merchant identity ("ID") is provided to the payment service via a uniform resource locator ("URL"). Examiner takes official notice that it is notoriously old and well known in the art to provide the merchant ID via electronic means. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by providing e-commerce merchant's identity to the payment service via URL in order to provide a seamless connection between the merchant and the payment service.

As to claim 14, Bartoli shows all the elements of claim 13. Bartoli does not show generating a uniform resource locator ("URL") containing an embedded merchant identity ("ID") and sending the URL to the browser. Examiner takes official notice that it is notoriously old and well known in the art to generate a URL containing an embedded merchant ID and send the URL to the browser. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by generating a URL containing an embedded merchant ID and sending the URL to the browser in order to provide a seamless connection between the payment service and the merchant.

As to claim 15, Bartoli shows all the elements of claim 13. Bartoli does not show embedding a return uniform resource locator ("URL") within the URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to a first web page in the check-out flow. Examiner takes official notice that it is notoriously old and well known in the art to embed a return URL within the URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to a first web page in the check-out flow. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by embedding a return URL within the URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to a first web page in the check-out flow in

order to provide a seamless connection between the merchant and the payment service.

As to claim 22, Bartoli shows all the elements of claim 21. Bartoli does not show performing the operation of embedding a merchant identity ("ID") in a uniform resource locator ("URL") used to redirect the browser to the payment service web site. Examiner takes official notice that it is notoriously old and well known in the art to perform the operation of embedding a merchant ID in a URL used to redirect the browser to the payment service web site. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by performing the operation of embedding a merchant ID in a URL used to redirect the browser to the payment service web site in order to provide a seamless connection between the payment service and the merchant.

As to claim 23, Bartoli shows, in addition to the elements of claim 21, providing further instructions embodied as application program interface ("API") to be employed by an electronic storefront to enable transactions with the payment service (Bartoli: col. 7, lines 35-42 and 52-53).

As to claim 24, Bartoli shows all the elements of claim 21. Bartoli does not show performing the operation of embedding return uniform resource locator ("URL") within a URL used to redirect the browser to the payment service web site, the

return URL to redirect the browser to the web page containing or not including the option to make a purchase using the payment service. Examiner takes official notice that it is notoriously old and well known in the art to embed return URL within a URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to the web page containing or not including the option to make a purchase using the payment service. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by embedding return URL within a URL used to redirect the browser to the payment service web site, the return URL to redirect the browser to the web page containing or not including the option to make a purchase using the payment service in order to provide a seamless connection between the merchant and the payment service.

9. Claims 9-12, 17-20, and 25-29 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Bartoli in view of Agrawal (2004/0098313 A1).

As to claim 9, Bartoli shows, in addition to the elements of claim 1, serving a first web page via the electronic storefront containing visual content including a check-out option (col. 5, lines 47-53); serving a second web page via the electronic storefront containing hidden content including information to redirect the browser client to a web page hosted by a payment service web site, redirecting to the web page causing the browser client to return a service cookie

stored by the browser client to the payment service web site (col. 5, lines 58-59); extracting user identification information from the service cookie to determine an identity of the consumer user (col. 5, lines 60-61); and determining if the consumer user is authorized to use the payment service via a check with a corresponding user profile (col. 5, lines 62-65). Bartoli does not show redirecting the client browser to a third web page hosted by the electronic storefront. Agrawal shows redirecting the client browser to a page from which the payment was initiated (Agrawal: page 13, ¶ 171, lines 7-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by redirecting the client browser to a page from which the payment was initiated of Agrawal in order to make the process more convenient to the client (Agrawal: page 1, ¶ 8, line 7).

As to claim 10, Bartoli in view of Agrawal shows all the elements of claims 1 and 9. Bartoli in view of Agrawal does not show storing information at the payment service web site identifying a return uniform resource locator ("URL") corresponding to the third web page; extracting a return URL embedded in the information to redirect the browser client to the web page hosted by the payment service web site; and comparing the return URL that is extracted to the return URL corresponding to the third web page to determine whether redirection to the third web page should be performed. Examiner takes official notice that it is notoriously old and well known in the art to store information at the payment

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service web site identifying a return URL corresponding to the third web page; extract a return URL embedded in the information to redirect the browser client to the web page hosted by the payment service web site; and compare the return URL that is extracted to the return URL corresponding to the third web page to determine whether redirection to the third web page should be performed. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by storing information at the payment service web site identifying a return URL corresponding to the third web page; extracting a return URL embedded in the information to redirect the browser client to the web page hosted by the payment service web site; and comparing the return URL that is extracted to the return URL corresponding to the third web page to determine whether redirection to the third web page should be performed in order to provide a seamless connection between the merchant and the payment service.

As to claim 11, Bartoli in view of Agrawal shows all the elements of claim 1, 9, and 10. Bartoli does not show redirecting the client browser to the third web page and indicating whether the user is authorized to use the payment service. Agrawal shows redirecting the client browser to the third web page and indicating whether the user is authorized to use the payment service (Agrawal: page 17, ¶ 208, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by redirecting the

client browser to the third web page and indicating whether the user is authorized to use the payment service of Agrawal in order to make the transaction more convenient to the client (Agrawal: page 1, ¶ 8, line 7). Further, Bartoli in view of Agrawal does not show embedding the information of whether the user is authorized to use the payment service in the uniform resource locator ("URL"). Examiner takes official notice that it is notoriously old and well known in the art to embed the information in the URL. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by embedding the information in the URL in order to provide a seamless connection between the payment service and the merchant.

As to claim 12, Bartoli in view of Agrawal shows all the elements of claims 1, 9, and 10. Agrawal also shows providing an interface to enable an administrator for the electronic storefront to register one or more return uniform resource locators ("URLs") with the payment service (Agrawal: page 4, ¶ 67, lines 1-8 and ¶ 69, lines 1-2). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by providing an interface to enable an administrator for the electronic storefront to register one or more return URLs with the payment service of Agrawal in order to make the transactions more convenient to the merchant (Agrawal: page 1, ¶ 8, lines 8-9).

As to claim 17, Bartoli shows directing a browser to a payment service web site, where the merchant identification ("ID") corresponds to an operator of an electronic storefront (Bartoli: col. 8, lines 29-30 and 40-44); and authenticating the use of the payment service by the merchant based on the merchant ID (Bartoli: col. 9, lines 13-16). Bartoli does not show redirecting the browser to a first web page in a check-out flow hosted by the electronic storefront if the merchant is authenticated, the check-out flow including an option to purchase products from the electronic storefront via the payment service. Agrawal shows redirecting the client browser to a page from which the payment was initiated (Agrawal: page 13, ¶ 171, lines 4-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by redirecting the client browser to a page from which the payment was initiated of Agrawal in order to make the process more convenient to the client (Agrawal: page 1, ¶ 8, line 7). Further, Bartoli in view of Agrawal does not show extracting a merchant ID from a URL used to direct a browser to a payment service web site and generating a return URL to redirect the browser to a first web page in a check-out. Examiner takes official notice that it is notoriously old and well known in the art to extract a merchant ID from a URL used to direct a browser to a payment service web site and generate a return URL to redirect the browser to a first web page in a check-out flow. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the

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method of Bartoli in view of Agrawal by extracting a merchant ID from a URL used to direct a browser to a payment service web site and generating a return URL to redirect the browser to a first web page in a check-out flow in order to provide a seamless connection between the payment service and the merchant.

As to claim 18, Bartoli in view of Agrawal shows, in addition to the elements of claim 17, issuing service cookies to registered users of the payment service (Bartoli: col. 5, lines 1-3); sending information to the browser to retrieve a service cookie stored on a client hosting the browser, the client operated by a consumer user of the electronic storefront (Bartoli: col. 5, lines 3-4 and 47-57); receiving the service cookie from the browser (Bartoli: col. 5, lines 57-59); and determining if the consumer user is authorized to use the payment service based on information contained in the service cookie (Bartoli: col. 5, lines 60-61).

As to claim 19, Bartoli in view of Agrawal shows all the elements of claim 17. Bartoli in view of Agrawal does not show extracting a return uniform resource locator ("URL") embedded in the URL used to direct a browser to a payment service web sit, and determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service. Examiner takes official notice that it is notoriously old and well known in the art to extract a return URL embedded in the URL used to direct a browser to a payment service web site, and determine if the return URL that is extracted matches a return URL

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the merchant has registered with the payment service. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by extracting a return URL embedded in the URL used to direct a browser to a payment service web site, and determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service in order to provide a seamless connection between the merchant and the payment service.

As to claim 20, Bartoli in view of Agrawal shows, in addition to the elements of claims 17 and 19, generating a web-based interface to enable an administrator for the merchant to register one or more return uniform resource locators ("URLs") with the payment service (Agrawal: page 4, ¶ 67, lines 1-8 and ¶ 69, lines 1-2). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by providing an interface to enable an administrator for the electronic storefront to register one or more return URLs with the payment service of Agrawal in order to make the transactions more convenient to the merchant (Agrawal: page 1, ¶ 8, lines 8-9).

As to claim 25, Bartoli shows directing a browser to a payment service web site, where the merchant ID corresponds to an operator of an electronic storefront (Bartoli: col. 8, lines 29-30 and 40-44); and authenticating the use of the payment

service by the merchant based on the merchant ID (Bartoli: col. 9, lines 13-16). Bartoli does not show redirecting the browser to a check-out page hosted by the electronic storefront if the merchant is authenticated. Agrawal shows redirecting the client browser to a page from which the payment was initiated (Agrawal: page 13, ¶ 171, lines 4-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli by redirecting the client browser to a page from which the payment was initiated of Agrawal in order to make the process more convenient to the client (Agrawal: page 1, ¶ 8, line 7). Further, Bartoli in view of Agrawal does not show extracting a merchant ID from a URL used to direct a browser to a payment service web site and generating a return URL to redirect the browser to a page hosted by the electronic storefront. Examiner takes official notice that it is notoriously old and well known in the art to extract a merchant ID from a URL used to direct a browser to a payment service web site and generate a return URL to redirect the browser to a check-out page hosted by the electronic storefront. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by extracting a merchant ID from a URL used to direct a browser to a payment service web site and generating a return URL to redirect the browser to a check-out page hosted by the electronic storefront in order to provide a seamless connection between the payment service and the merchant.

As to claim 26, Bartoli in view of Agrawal shows, in addition to the elements of claim 25, receiving a service cookie from a consumer user of the electronic storefront (Bartoli: col. 5, lines 1-3); and determining if the consumer user is authorized to use payment service based on information contained in the service cookie (Bartoli: col. 5, lines 60-61).

As to claim 27, Bartoli in view of Agrawal shows all the elements of claim 25. Bartoli in view of Agrawal does not show extracting a return uniform resource locator ("URL") embedded in the URL used to direct a browser to a payment service web site, and determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service. Examiner takes official notice that it is notoriously old and well known in the art to extract a return URL embedded in the URL used to direct a browser to a payment service web site, and determine if the return URL that is extracted matches a return URL the merchant has registered with the payment service. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by extracting a return URL embedded in the URL used to direct a browser to a payment service web site; and determining if the return URL that is extracted matches a return URL the merchant has registered with the payment service in order to provide a seamless connection between the merchant and the payment service.

As to claim 28, Bartoli in view of Agrawal shows, in addition to the elements of claim 25, generating a web-based interface to enable an administrator for the merchant to register one or more return uniform resource locators ("URLs") with the payment service (Agrawal: page 4, ¶ 67, lines 1-8 and ¶ 69, lines 1-2). It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by providing an interface to enable an administrator for the electronic storefront to register one or more return URLs with the payment service of Agrawal in order to make the transactions more convenient to the merchant (Agrawal: page 1, ¶ 8, lines 8-9).

As to claim 29, Bartoli in view of Agrawal shows all the elements of claim 25. Bartoli in view of Agrawal does not show that at least portion of the instructions are embodied as a common gateway interface ("CGI") script. Examiner takes official notice that it is notoriously old and well known in the art to embody at least portion of the instructions as a computer script. It would have been obvious to one of ordinary skill in the art at the time of the invention to have modified the method of Bartoli in view of Agrawal by embodying at least portion of the instructions as a CGI script in order to provide a seamless connection between the payment service and the merchant.

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Althoff (2003/0018587 A1) shows methods for carrying out a verified, remote electronic transaction over a network by providing verified user information to a merchant's server.

Bezos (2002/0152163 A1) shows a network-based payment service that provides various features for facilitating online payments and discloses various features for controlling access to content and services based on whether a visitor has made voluntary or mandatory payments.

Caplan (2002/0120567 A1) shows a network-based payment service that provides various features for facilitating online payments and discloses a feature involving the ability for users to make single-action payments from web sites external to the service provider site.

Davis (5,796,952) shows a method for monitoring client interaction with a resource downloaded from a server in a computer network.

Haller (5,983,208) shows a secure transmission of data provided from a customer computer system to a merchant computer system, and further from the merchant computer system to a payment gateway computer system.

Huber (7,072,859 B1) shows a customer selecting products from a web site, placing them into an electronic shopping cart, and a system capturing all pertinent information regarding to the selection and forwarding it to a retail site designated by the manufacturer.

Ishizuka (2005/0240518 A1) shows a method and system for communicating the approval of a purchase and billing for the purchase.

Levchin (7,089,208 B1) shows a system and method for facilitating a value exchange transaction.

Nachom (7,072,856 B1) shows a method and system for placing an order for an item via the Internet.

Nosek (7,191,151 B1) shows a system and method for making proceeds of an Automated Clearing House transaction available to a user before the transaction is completed.

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Schutzer (6,873,974 B1) shows a method and a system whereby two electronic wallets communicate and exchange information.

Silva (2001/0034658 A1) shows an executable shopping list that enables a user browsing an affiliate Web site's Web page to order a bundle of multiple items offered for sale by the affiliate's associated merchant Web site.

Tree (2002/0165821 A1) shows a secure payment method and system for payment for a product that in electronic form comprises a customer's terminal and a merchant's terminal connected by a communications network.

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Virpi H. Kanervo whose telephone number is (571) 272-9818. The examiner can normally be reached on Monday-Thursday, 8:00 a.m. – 5:00 p.m., EST.

Virpi H. Kanervo

KHOI H. TRAN
SUPERVISORY PATENT EXAMINER

